

a central controller including a CPU and a memory operatively connected to said CPU;

at least one terminal, adapted for communicating with said central controller,

by transmitting the secure parameter to said central controller; said memory in said central controller containing a program, adapted to be executed by said CPU,

for executing e-financial transactions for the secure parameter, wherein the secure

finan *PW* *?*
parameter is a password or code; wherein said central controller receives the

accept? *PW*
secure parameter from said terminal and executes the e-financial transaction for

the account based upon the secure parameter, without requiring access to personal financial, banking or credit card information.

7. (Amended) A method of executing an e-financial transaction having at least one

what is *in act* *PW*
customer specified secure parameter, such that no personal financial information is

disclosed during the transaction, using a central controller including a CPU and a

memory operatively connected to a CPU and containing a program adapted to be

executed by said CPU for calculating the amount of funds, and a terminal adapted for

communicating with said central controller, the method comprising the steps of:

transferring a specified amount of funds to the central controller through an

electronic fund transfer or cash, receiving an input/output device and a secure

persn *info* *?*
password from the central controller, executing the e-financial transaction by;

imputing the secure password and the I/O device to the central controller via the terminal;

trans *and* *delet* *and*
processing a program to execute the e-financial transaction transmitted by the secure password, the amount of funds having the password security; and

Smart Card

outputting the calculated funds from the controller to a I/O device specified by the customer.

Overall unity

10. (Amended) A data processing system for executing an e-financial transaction having at least one customer specified secret password, wherein personal financial information is protected through the use of an input/output device, comprising:

a CPU;

a memory operatively connected to said CPU,

said memory containing a program, adapted to be executed by said CPU, for receiving the secret parameter and calculating the amount of funds having the secret password; and

en cry

P/W/T

said input/output device, operatively connected to at least one of said memory and said CPU, for input of the secret password and for output of the funds.

11. (Amended) A method of executing an e-financial transaction, wherein personal financial information is protected through the use of an I/O device, having at least one customer specified secret password using a CPU and a memory operatively connected to said CPU and containing a program, adapted to be executed by said CPU, for calculating a price, the method comprising the steps of:

receiving the secret password;

executing the program in the CPU for calculating:

M/0/T

the amount of funds having the secret password; and

outputting the funds.

12. (Amended) Computer executable steps, stored on a computer readable medium, for executing an e-financial transaction, wherein personal financial information is protected